



71135-16A 6***AUTO**MIXED AADC 350
Jennifer Carrozza
45 Stanley Dr
Shirley NY 11967-4119

THIS LAW FIRM
EMPLOYS ONE OR
MORE ATTORNEYS
ADMITTED TO
PRACTICE IN THE
FOLLOWING
STATES:

ALASKA
ARIZONA
CALIFORNIA
COLORADO
CONNECTICUT
FLORIDA
GEORGIA
IDAHO
ILLINOIS
INDIANA
KENTUCKY
MARYLAND
MASSACHUSETTS
MICHIGAN
MINNESOTA
NEW JERSEY
NEW HAMPSHIRE
NEW YORK
NORTH CAROLINA
OHIO
OREGON
PENNSYLVANIA
RHODE ISLAND
SOUTH CAROLINA
TENNESSEE
TEXAS
VERMONT
VIRGINIA
WASHINGTON
WEST VIRGINIA
DISTRICT OF
COLUMBIA

Personal and Confidential

03/16/2018

File ID: [REDACTED] 8700

Creditor: American Express

Account number ending in: [REDACTED] 3008^{1,2}

Balance: \$15,839.66

Dear JENNIFER CARROZZA:

This law firm has been retained by the above-named creditor to assist it in the collection of the funds you owe on the above-referenced account. As of the date of this letter, you owe \$15,839.66.

As of this time, no attorney with this firm has personally reviewed the particular circumstances of your account. This letter is not a threat of suit and should not be construed to be a threat of suit.

Please note that unless you dispute said debt, or any portion thereof, within thirty (30) days after your receipt of this letter, this office shall assume the validity of this debt. Upon your written notification within such thirty-day period that this debt, or any portion thereof, is disputed, this office shall obtain verification of the debt or a copy of a judgment, if any, against you and mail you a copy of such verification or judgment. Furthermore, upon your written request within said thirty-day period, this office shall provide you with the name and address of the original creditor, if different from the current creditor.

Please contact this office to discuss repayment with one of our non-attorney account representatives.

Please see the reverse side of this letter for important notices concerning your rights.

Sincerely,

ZWICKER & ASSOCIATES, P.C.

¹ This firm is a debt collector.

² This firm is attempting to collect a debt and any information obtained will be used for that purpose.

PLEASE SEND ALL PAYMENTS AND CORRESPONDENCE TO THE ADDRESS BELOW

Zwicker & Associates P.C. ♦ 80 Minuteman Rd ♦ Andover, Massachusetts 01810-1008

Tel: 800-594-7323 ♦ NY City and Yonkers Residents Only: (877) 369-4521